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| Official Form 1 (4/07)   |  | DO  | Cument  | 1 0  | igc I (   | JI <del>4</del> 0  |  |  |
|--|--|---|---|--|---|--|--|--|
|  |  |   | ruptcy (<br>of Illinoi                          |  |   |  |  | Voluntary Petition   |
| Name of Debtor (if individual, enter Last, I<br>Thomas, Tawana M   | First, Middle)   | :   |   | Name   | of Joint  | Debtor (Spouse   | e) (Last, First  | , Middle):   |
| All Other Names used by the Debtor in the (include married, maiden, and trade names)   |  |   |   |  |   | es used by the   |  | in the last 8 years<br>):  |
| Last four digits of Soc. Sec./Complete EIN xxx-xx-6137   | or other Tax   | ID No. (if mo   | ore than one, state                             | all) Last f                                  | our digits  | of Soc. Sec./C   | Complete EIN   | or other Tax ID No. (if more than one, state all   |
| Street Address of Debtor (No. and Street, C<br>3700 174th Ct., Apt. 6C<br>Lansing, IL  | ity, and State   | ):  | ZIP Code  | Street                                       | Address   | of Joint Debto   | or (No. and St   | reet, City, and State):  ZIP Code  |
| County of Residence or of the Principal Pla  | ce of Busines  |   | 60438   | Count  | ty of Resi  | dence or of the  | e Principal Pla  | ace of Business:   |
| Mailing Address of Debtor (if different from   | n street addre   | ss):  |   | Mailin                                       | ng Addres   | ss of Joint Deb  | otor (if differe   | nt from street address):   |
|  |  | Γ   | ZIP Code  |  |   |  |  | ZIP Code   |
| Location of Principal Assets of Business De (if different from street address above):  | ebtor  |   |   |  |   |  |  |  |
| Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entity check this box and state type of entity below. | Sin in 1   Rai   Sto   Cor   Cle   Oth                     | (Checi<br>alth Care Bu<br>gle Asset R<br>11 U.S.C. §<br>Iroad<br>ckbroker<br>mmodity Br<br>aring Bank<br>iter<br>Tax-Exc<br>(Check box<br>totor is a tax-<br>der Title 26 | eal Estate as (101 (51B)                        | nization<br>States                           | Debt<br>defir<br>"incu  | the opter 7 opter 9 opter 11   | Petition is Fi   | business debts.  |
| Filing Fee (Chec Full Filing Fee attached  Filing Fee to be paid in installments (ap attach signed application for the court's is unable to pay fee except in installment  Filing Fee waiver requested (applicable attach signed application for the court's                           | plicable to inconsideration its. Rule 1006 to chapter 7 is | certifying to (b). See Off individuals  | that the debto<br>icial Form 3A.<br>only). Must | r Check                                      | Debtor : c if: Debtor' to inside c all appli A plan i Accepta | is a small busing is not a small busing is a saggregate no ers or affiliates cable boxes: is being filed wances of the pla | oncontingent 1<br>s) are less than<br>with this petiti<br>an were solici | s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000. |
| Statistical/Administrative Information  □ Debtor estimates that funds will be avail □ Debtor estimates that, after any exempt there will be no funds available for distr  Estimated Number of Creditors  1- 50- 100- 200- 49 99 199 999 □ □ □ □ □                                      | property is exibution to un                                | cluded and  | administrativ                                   |  |   | - OVER   |  | SPACE IS FOR COURT USE ONLY  |
| Estimated Assets  □ \$0 to \$10,000 \$100,000  Estimated Liabilities □ \$0 to \$50,000 \$100,000   | \$1 1  | 00,001 to million   | \$100   | 00,001 to<br>million<br>00,001 to<br>million |   | More than<br>\$100 million<br>More than<br>\$100 million   |  |  |

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Official Form 1 (4/07) Page 2 of 46 FORM B1, Page 2

| Official Form               | 1 (4/07)   | 1 age 2 of 10   | FORM B1, Page 2  |
|-----------------------------|--|---|--|
| Voluntary                   | y Petition   | Name of Debtor(s): <b>Thomas, Tawana M</b>  |  |
| (This page mu               | st be completed and filed in every case)   |   |  |
|                             | All Prior Bankruptcy Cases Filed Within Las  | t 8 Years (If more than two, attach a   | dditional sheet)   |
| Location<br>Where Filed:    | - None -   | Case Number:  | Date Filed:  |
| Location<br>Where Filed:    |  | Case Number:  | Date Filed:  |
| Per                         | nding Bankruptcy Case Filed by any Spouse, Partner, or   | Affiliate of this Debtor (If more tha   | n one, attach additional sheet)  |
| Name of Debto               | or:  | Case Number:  | Date Filed:  |
| District:                   |  | Relationship:   | Judge:   |
|                             | Exhibit A  |   | xhibit B   |
| forms 10K and pursuant to S | leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)            | I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co | al whose debts are primarily consumer debts.)  and in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, and have explained the relief available tify that I delivered to the debtor the notice |
| ☐ Exhibit .                 | A is attached and made a part of this petition.  | X /s/ Robert J. Semrad, Jr.   | June 15, 2007  |
|                             |  | Signature of Attorney for Debtor( Robert J. Semrad, Jr.   | s) (Date)  |
|                             | Ext  | nibit C   |  |
|                             | r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.   | pose a threat of imminent and identifiab  | le harm to public health or safety?  |
|                             | Ext  | nibit D   |  |
| -                           | eted by every individual debtor. If a joint petition is filed, ea<br>D completed and signed by the debtor is attached and made<br>nt petition:   | •   | a separate Exhibit D.)   |
| ☐ Exhibit 1                 | D also completed and signed by the joint debtor is attached a  | and made a part of this petition.   |  |
|                             | Information Regardin   | •   |  |
| •                           | (Check any ap<br>Debtor has been domiciled or has had a residence, princip<br>days immediately preceding the date of this petition or for  | al place of business, or principal asso   | ets in this District for 180   |
|                             | There is a bankruptcy case concerning debtor's affiliate, go   |   | •  |
|                             | Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. | s in the United States but is a defende<br>the interests of the parties will be serve                                 | ant in an action or<br>ed in regard to the relief  |
|                             | Statement by a Debtor Who Resides<br>(Check all app  |   | ty   |
|                             | Landlord has a judgment against the debtor for possession  | n of debtor's residence. (If box checked  | , complete the following.)   |
|                             | (Name of landlord that obtained judgment)  | <del></del>   |  |
|                             | (Address of landlord)  |   |  |
|                             | Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and  |   |  |
|                             | Debtor has included in this petition the deposit with the coafter the filing of the petition.  | ourt of any rent that would become de   | ue during the 30-day period  |

#### Official Form 1 (4/07)

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Thomas, Tawana M

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Tawana M Thomas

Signature of Debtor Tawana M Thomas

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 15, 2007

Date

#### Signature of Attorney

#### X /s/ Robert J. Semrad, Jr.

Signature of Attorney for Debtor(s)

#### Robert J. Semrad, Jr. 6226455

Printed Name of Attorney for Debtor(s)

#### **Robert J Semrad**

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

#### Email: rsemrad@robertjsemrad.com 312-913-0625 Fax: 312-913-0631

Telephone Number

June 15, 2007

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

#### Pro Se

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

#### June 15, 2007

Date

Signature of Bankruptcy Petition Preparer or officer, principal. responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

| In re | Tawana M Thomas |           | Case No. |    |
|-------|-----------------|-----------|----------|----|
|       |                 | Debtor(s) | Chapter  | 13 |

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

## Case 07-10776 Doc 1 Filed 06/15/07 Entered 06/15/07 14:55:51 Desc Main Document Page 5 of 46

## Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable  |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.]   |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or  |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to  |
| financial responsibilities.);   |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being   |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or   |
| through the Internet.);   |
| ☐ Active military duty in a military combat zone.   |
| □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

| Signature of Debtor: | /s/ Tawana M Thomas |
|----------------------|---------------------|
|                      | Tawana M Thomas     |
| Date: June 15, 2007  |                     |

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | Tawana M Thomas | Case No.    |         |    |
|-------|-----------------|-------------|---------|----|
| _     |                 | ,<br>Debtor |         |    |
|       |                 |             | Chapter | 13 |

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES | OTHER    |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property   | Yes                  | 1                | 0.00              |             |          |
| B - Personal Property   | Yes                  | 3                | 12,011.00         |             |          |
| C - Property Claimed as Exempt  | Yes                  | 1                |                   |             |          |
| D - Creditors Holding Secured Claims  | Yes                  | 1                |                   | 11,500.00   |          |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 2                |                   | 2,600.00    |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                           | Yes                  | 7                |                   | 41,390.00   |          |
| G - Executory Contracts and<br>Unexpired Leases                                 | Yes                  | 1                |                   |             |          |
| H - Codebtors   | Yes                  | 1                |                   |             |          |
| I - Current Income of Individual<br>Debtor(s)                                   | Yes                  | 1                |                   |             | 3,178.00 |
| J - Current Expenditures of Individual<br>Debtor(s)                             | Yes                  | 1                |                   |             | 2,793.00 |
| Total Number of Sheets of ALL Schedu  | ıles                 | 19               |                   |             |          |
|   | T                    | otal Assets      | 12,011.00         |             |          |
|   |                      |                  | Total Liabilities | 55,490.00   |          |

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Official Form 6 - Statistical Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

| In re | Tawana M Thomas | Case No. |         |    |
|-------|-----------------|----------|---------|----|
| -     |                 | Debtor , |         |    |
|       |                 |          | Chapter | 13 |

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount    |
|---|-----------|
| Domestic Support Obligations (from Schedule E)  | 0.00      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | 2,600.00  |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                          | 0.00      |
| Student Loan Obligations (from Schedule F)  | 19,302.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E        | 0.00      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                   | 0.00      |
| TOTAL   | 21,902.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | 3,178.00 |
|--|----------|
| Average Expenses (from Schedule J, Line 18)  | 2,793.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 306.00   |

#### State the following:

| State the lone wing.   |          |           |
|--|----------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |          | 90.00     |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | 2,600.00 |           |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |          | 0.00      |
| 4. Total from Schedule F   |          | 41,390.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |          | 41,480.00 |

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Form B6A (10/05)

| In re | Tawana M Thomas | Case No. |  |
|-------|-----------------|----------|--|
| _     |                 | Debtor   |  |

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's<br>Interest in Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in<br>Property, without<br>Deducting any Secured<br>Claim or Exemption | Amount of<br>Secured Claim |
|--------------------------------------|--|---|--|----------------------------|
|--------------------------------------|--|---|--|----------------------------|

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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Form B6B (10/05)

| In re | Tawana M Thomas |        | Case No. |
|-------|-----------------|--------|----------|
| _     |                 | Debtor |          |

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

|     | Type of Property  | N O Description and Location of Property E | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|--|---|--|
| 1.  | Cash on hand  | Cash                                       | -   | 200.00   |
| 2.  | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Chase Bank checking                        | -   | 1.00   |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  | X  |   |  |
| 4.  | Household goods and furnishings, including audio, video, and computer equipment.  | furniture                                  | -   | 200.00   |
| 5.  | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | х  |   |  |
| 6.  | Wearing apparel.  | clothing                                   | -   | 200.00   |
| 7.  | Furs and jewelry.   | x  |   |  |
| 8.  | Firearms and sports, photographic, and other hobby equipment.   | x  |   |  |
| 9.  | Interests in insurance policies.<br>Name insurance company of each<br>policy and itemize surrender or<br>refund value of each.  | X  |   |  |
| 10. | Annuities. Itemize and name each issuer.  | X  |   |  |
|     |   |  |   |  |
|     |   | (To  | Sub-Tota<br>otal of this page)              | al > <b>601.00</b>   |

**2** continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

| In re | Tawana M Thomas | Case No. |
|-------|-----------------|----------|
|       |                 |          |

### Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | X                |                                      |   |   |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X                |                                      |   |   |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |                                      |   |   |
| 14. | Interests in partnerships or joint ventures. Itemize.   | X                |                                      |   |   |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X                |                                      |   |   |
| 16. | Accounts receivable.  | X                |                                      |   |   |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |                                      |   |   |
| 18. | Other liquidated debts owing debtor including tax refunds. Give particulars.  | X                |                                      |   |   |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |                                      |   |   |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |   |   |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |   |   |
|     |   |                  | T)                                   | Sub-Total of this page)                     | al > <b>0.00</b>  |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

## Case 07-10776 Doc 1 Filed 06/15/07 Entered 06/15/07 14:55:51 Desc Main Document Page 11 of 46

Form B6B (10/05)

| In re | Tawana M Thomas | Case No. |  |
|-------|-----------------|----------|--|
| _     |                 | ,        |  |

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   | X                |                                      |   |   |
| 23. | Licenses, franchises, and other general intangibles. Give particulars.  | X                |                                      |   |   |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                      |   |   |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories.  | 20               | 05 Chevrolet Malibu (61k miles)      | -   | 11,410.00   |
| 26. | Boats, motors, and accessories.   | X                |                                      |   |   |
| 27. | Aircraft and accessories.   | X                |                                      |   |   |
| 28. | Office equipment, furnishings, and supplies.  | X                |                                      |   |   |
| 29. | Machinery, fixtures, equipment, and supplies used in business.  | X                |                                      |   |   |
| 30. | Inventory.  | X                |                                      |   |   |
| 31. | Animals.  | X                |                                      |   |   |
| 32. | Crops - growing or harvested. Give particulars.   | X                |                                      |   |   |
| 33. | Farming equipment and implements.   | X                |                                      |   |   |
| 34. | Farm supplies, chemicals, and feed.   | X                |                                      |   |   |
| 35. | Other personal property of any kind not already listed. Itemize.  | X                |                                      |   |   |

Sub-Total > (Total of this page)

11,410.00

Total >

12,011.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

| In re | Tawana M Thomas | Case No. |  |
|-------|-----------------|----------|--|
| •     |                 | Debtor   |  |

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. §522(b)(2)

□ 11 U.S.C. §522(b)(3)

| ■ 11 U.S.C. §322(U)(3)   |  |                                  |   |
|--|--|----------------------------------|---|
| Description of Property  | Specify Law Providing<br>Each Exemption                  | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
| Cash on Hand<br>Cash   | 735 ILCS 5/12-1001(b)                                    | 200.00                           | 200.00  |
| <u>Checking, Savings, or Other Financial Acc</u><br>Chase Bank checking      | rounts, Certificates of Deposit<br>735 ILCS 5/12-1001(b) | 1.00                             | 1.00  |
| Household Goods and Furnishings furniture                                    | 735 ILCS 5/12-1001(b)                                    | 200.00                           | 200.00  |
| Wearing Apparel clothing   | 735 ILCS 5/12-1001(a)                                    | 200.00                           | 200.00  |
| Automobiles, Trucks, Trailers, and Other \ 2005 Chevrolet Malibu (61k miles) | / <u>ehicles</u><br>735 ILCS 5/12-1001(c)                | 2,400.00                         | 11,410.00   |

Total: 3,001.00 12,011.00

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Official Form 6D (10/06)

| In re | Tawana M Thomas | Case No. |  |
|-------|-----------------|----------|--|
| -     |                 | Debtor   |  |

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu<br>H<br>W<br>J<br>C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN | CONTINGENT | UNLIQUIDAT       | D I S P U T E D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|-----------------|------------------------|--|------------|------------------|-----------------|--|---------------------------------|
| Account No. 30000131213731000  |                 |                        | Opened 1/20/06 Last Active 4/13/06   |            | A<br>T<br>E<br>D |                 |  |                                 |
| Drive Financial<br>8585 N Stemmons Fwy Ste<br>Dallas, TX 75247                                       |                 | _                      | pmsi<br>2005 Chevrolet Malibu (61k miles)  |            |                  |                 |  |                                 |
|  |                 |                        | Value \$ 11,410.00   |            |                  |                 | 11,500.00  | 90.00                           |
| Account No.  |                 |                        | Value \$ Value \$  |            |                  |                 |  |                                 |
| Account No.  | ┢               |                        | varue \$   | H          |                  | H               |  |                                 |
|  |                 |                        | Value \$   |            |                  |                 |  |                                 |
| _0 continuation sheets attached  | •               |                        | S<br>(Total of th  | ubto       |                  |                 | 11,500.00  | 90.00                           |
|  |                 |                        | (Report on Summary of Sc   |            | ota<br>ule       |                 | 11,500.00  | 90.00                           |

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Official Form 6E (4/07)

| In re | Tawana M Thomas |          | Case No |  |
|-------|-----------------|----------|---------|--|
| -     |                 | Debtor , |         |  |

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled

| to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.  The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also   |
|---|
| include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority |
| listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.   |
| ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
| ☐ Domestic support obligations  |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
| ☐ Extensions of credit in an involuntary case   |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).  |
| ☐ Wages, salaries, and commissions  |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).  |
| ☐ Contributions to employee benefit plans   |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  |
| ☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).   |
| □ Deposits by individuals   |
| Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).   |
| ■ Taxes and certain other debts owed to governmental units  |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
| ☐ Commitments to maintain the capital of an insured depository institution  |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  |
| ☐ Claims for death or personal injury while debtor was intoxicated  |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another   |

substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (4/07) - Cont.

| In re | Tawana M Thomas | Case No  |
|-------|-----------------|----------|
| _     |                 | , Debtor |

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. 6137 2005 tax 0.00 **Centralized Insolvency Operations** PO Box 21126 Philadelphia, PA 19114 2,600.00 2,600.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 2,600.00 2,600.00 0.00 (Report on Summary of Schedules) 2,600.00 2,600.00

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Official Form 6F (10/06)

| In re | Tawana M Thomas |        | Case No. |  |
|-------|-----------------|--------|----------|--|
| -     |                 | Debtor | ,        |  |

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

|  |            |        | 1   |            |                       |      |                 |
|--|------------|--------|---|------------|-----------------------|------|-----------------|
| CREDITOR'S NAME,   | CO         | Н      | usband, Wife, Joint, or Community                               | CO         | U<br>N                | D    |                 |
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | DE B T O R | H<br>W | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE | NT I NG EN | L Q U -               | SPUT | AMOUNT OF CLAIM |
| Account No. xxxx9207   |            |        | Opened 10/02/06 Last Active 11/01/06 Collection At T            | T N        | D<br>A<br>T<br>E<br>D |      |                 |
| Allied Interstate Inc<br>435 Ford Rd Ste 800<br>Minneapolis, MN 55426                |            | -      |   |            |                       |      | 133.00          |
| Account No. xx0880   | 1          |        | Opened 9/06/02 Last Active 12/01/06                             | +          | $\vdash$              |      |                 |
| American Collections<br>919 Estes Ct<br>Schaumburg, IL 60193                         |            | -      | Collection Tcf National Bank II                                 |            |                       |      | 441.00          |
| Account No. xxxxxx0183   | ╁          |        | Opened 3/21/06  | +          | ┝                     |      | 441.00          |
| Anderson Fin Network<br>Po Box 3097<br>Bloomington, IL 61702                         |            | -      | Collection Sprint Pcs   |            |                       |      |                 |
|  |            |        |   |            |                       |      | 425.00          |
| Account No. xxxx6235  Asset Acceptance Po Box 2036 Warren, MI 48090                  |            | _      | Opened 7/17/06 FactoringCompanyAccount A Subsidiary Of Ballys   |            |                       |      |                 |
|  |            |        |   |            | L                     |      | 984.00          |
| _6 continuation sheets attached  |            |        | (Total of   | Subt       |                       |      | 1,983.00        |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas | Case No. |
|-------|-----------------|----------|
| _     |                 | Debtor   |

| AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxx0392  Asset Acceptance Po Box 2036 Warren, MI 48090  Account No. xxxxxxxxxx9001  At&t Credit Management Po Box 57907  AND ACCOUNT NUMBER (See instructions above.)  Depend 8/2 FactoringCo | E CLAIM WAS INCURRED AND ERATION FOR CLAIM. IF CLAIM JBJECT TO SETOFF, SO STATE.  3/05 Last Active 9/01/06 ImpanyAccount Sbc  308.00 |
|--|--|
| Asset Acceptance Po Box 2036 Warren, MI 48090  Account No. xxxxxxxxx9001  At&t Credit Management Po Box 57907  FactoringCo   | 308.00   |
| Asset Acceptance Po Box 2036 Warren, MI 48090  | 308.00   |
| At&t Credit Management Po Box 57907  Other   |  |
| At&t Credit Management Po Box 57907  |  |
| Murray, UT 84157   |  |
|  | 29.00  |
| Account No. xxx0841  Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532  Opened 3/3 Collection 0   | 1/06 Last Active 12/01/06<br>1 At T  |
|  | 2/02 Last Active 12/01/06  |
| Cbcs 236 E Town St Columbus, OH 43215  ReturnedCh Care -   | eck Sears Carpet Upholstery  |
| Account No. xxxxxx0180 Opened 9/1  | 6/06   |
|  | eck Stanley Steemer Chicago  |
| Sheet no1 _ of _6 _ sheets attached to Schedule of   | Subtotal 1,448.00  |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas | Case No |  |
|-------|-----------------|---------|--|
| _     |                 | Debtor  |  |

|   | Ic       | ш   | sband, Wife, Joint, or Community  | _            | U              | D        | <u> </u>        |
|---|----------|-----|---|--------------|----------------|----------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COXT - XGEXT | ONL  QU  DATED | SPUTED   | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxxx6188   |          |     | Opened 7/03/06  | Т            | T<br>E         |          |                 |
| Cbe Group<br>131 Towe Park Dr Suite 1<br>Waterloo, IA 50702   |          | -   | Collection Mci Locl   |              | D              |          | 268.00          |
| Account No. xxxx2293  | ╁        |     | Opened 1/07/04 Last Active 12/01/06   |              |                | -        |                 |
| Cfc Financial/collection Agency<br>Po Box 2036<br>Warren, MI 48090                                    |          | -   | FactoringCompanyAccount Bally Total Fitness Corp  |              |                |          |                 |
|   |          |     |   |              |                |          | 2,714.00        |
| Account No. xxxxxxx3736  Citibank Po Box 22828 Rochester, NY 14692                                    |          | -   | Opened 4/08/04<br>Educational   |              |                |          | 14,516.00       |
| Account No. xxxxxxxxxxxxx3357  F&w Llc 500 W Madison St Ste 2910 Chicago, IL 60661                    |          | -   | Opened 8/01/01 Last Active 9/01/05<br>Collection 14 Comcast Cable<br>Communications           |              |                |          | 136.00          |
| Account No.   | f        |     | judgment  |              |                | $\vdash$ |                 |
| Gillespie Pontiac<br>6603-33 S. Western Ave<br>Chicago, IL 60636                                      |          | -   |   |              |                |          | 2,000.00        |
| Sheet no. 2 of 6 sheets attached to Schedule of   |          |     |   | ubt          |                |          | 19,634.00       |
| Creditors Holding Unsecured Nonpriority Claims  |          |     | (Total of the   | nis j        | pag            | ge)      |                 |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas | Case No |  |
|-------|-----------------|---------|--|
| _     |                 | Debtor  |  |

| CDEDITORIC NAME   | С        | Hu          | sband, Wife, Joint, or Community  | CO           | U                     | D        |                 |
|---|----------|-------------|---|--------------|-----------------------|----------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H<br>W<br>J | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | ONTLNGEN     | LIQUI                 | DISPUTED | AMOUNT OF CLAIM |
| Account No. xxx3776   |          |             | Opened 1/22/03 Last Active 3/01/06  | ٦            | D<br>A<br>T<br>E<br>D |          |                 |
| Harvard Collection<br>4839 N Elston Ave<br>Chicago, IL 60630  |          | _           | Collection Exelon/Comed   |              | D                     |          | 947.00          |
| Account No.   |          |             | back rent   | <del> </del> | H                     |          |                 |
| Irene Perdue<br>1217 W. 90th St<br>Chicago, IL 60620  |          | -           |   |              |                       |          | 4 500 00        |
|   |          |             |   |              |                       |          | 1,500.00        |
| Account No. 3GZ0  Lvnv Funding P.o. B 10584 Greenville, SC 29603                                      |          | -           | Opened 6/01/06 FactoringCompanyAccount  |              |                       |          | 467.00          |
| Account No. xxx4620   | l        |             | Opened 8/08/03 Last Active 12/01/06   |              | t                     |          |                 |
| Marauder Corporation<br>74923 Highway 111<br>Indian Wells, CA 92210                                   |          | -           | Collection Payday Loan Store/Beverly Pd2  |              |                       |          | 582.00          |
| Account No. xxx2940   | f        |             | Opened 2/24/06 Last Active 1/01/07  | $\dagger$    | H                     |          |                 |
| Medical Collections Sy<br>725 S. Wells Ave Ste 700<br>Chicago, IL 60607                               |          | _           | Collection Evergreen Emergency Services   |              |                       |          | 248.00          |
| Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of   |          |             | L   | Sub          | tota                  | <u> </u> |                 |
| Creditors Holding Unsecured Nonpriority Claims  |          |             | (Total of   |              |                       |          | 3,744.00        |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas | Case No |  |
|-------|-----------------|---------|--|
| _     |                 | Debtor  |  |

| CDEDITORIS NAME  | С        | Hu          | sband, Wife, Joint, or Community  | CO       | U           | D      |                 |
|--|----------|-------------|---|----------|-------------|--------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)        | CODEBTOR | C<br>H<br>M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | ONHINGEN | NLIQUIDAT   | SPUTED | AMOUNT OF CLAIM |
| Account No. xxxxxx8679   |          |             | Opened 11/10/06 Last Active 12/01/06  | ] T      | T<br>E<br>D |        |                 |
| Midland Credit Mgmt<br>8875 Aero Dr<br>San Diego, CA 92123   |          | -           | FactoringCompanyAccount Aspire Visa   |          |             |        | 816.00          |
| Account No. xxx8734  Nco/ Collection Agency Pob 41448 Philadelphia, PA 19101                                 | -        | _           | Opened 7/08/05 Last Active 12/01/06 FactoringCompanyAccount Nco Assignee Of Verizon Ws        |          |             |        | 310.00          |
|  |          |             |   |          |             |        | 2,278.00        |
| Account No. xxx0714  Nco/ Collection Agency Pob 41448 Philadelphia, PA 19101                                 |          | -           | Opened 7/08/05 Last Active 12/01/06<br>FactoringCompanyAccount Nco Assignee Of<br>Verizon Ws  |          |             |        | 1,942.00        |
| Account No. xxx8493  Nco/ Collection Agency Pob 41448 Philadelphia, PA 19101                                 |          | -           | Opened 7/08/05 Last Active 12/01/06 FactoringCompanyAccount Nco Assignee Of Verizon Ws        |          |             |        | 1,725.00        |
| Account No. xxxxx3099  Park Dansan P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053                             | -        | _           | Opened 4/01/03 Last Active 5/01/03<br>Mci Communications 4                                    |          |             |        | 150.00          |
| Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | •        |             | (Total of t   | Subt     |             |        | 6,911.00        |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas |        | Case No |  |
|-------|-----------------|--------|---------|--|
| •     |                 | Debtor | ,       |  |

| CREDITOR'S NAME,   | Ç            | Нι          | usband, Wife, Joint, or Community                                 | Co       | Ü        | Į.     | )         |                 |
|--|--------------|-------------|---|----------|----------|--------|-----------|-----------------|
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | OD E B T O R | C<br>A<br>M | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | ONTINGEN | LIQUI    | SPUTED |           | AMOUNT OF CLAIM |
| Account No.  |              |             | credit card   | '        | Ė        |        |           |                 |
| Providian<br>P.O. Box 9016<br>Pleasanton, CA 94566                                   |              | _           |   |          | D        |        |           | 600.00          |
| Account No. xx1248   |              |             | Opened 9/01/03 Last Active 11/01/05                               | Т        |          |        | T         |                 |
| Riscuity<br>1600 Terrell Mill<br>Marietta, GA 30067                                  |              | _           | Check N Go 1  |          |          |        |           | 397.00          |
| Account No. xxxxxxxxxxx0002  | ┢            | $\vdash$    | Opened 7/09/04 Last Active 12/19/05                               | +        | $\vdash$ |        | +         |                 |
| Sallie Mae 3rd Pty Lsc<br>1002 Arthur Dr<br>Lynn Haven, FL 32444                     | -            | _           | Educational   |          |          |        |           | 1,567.00        |
| Account No. xxxxxxxxxxx0001  | 1            | 1           | Opened 7/09/04 Last Active 12/19/05                               | +        | T        | t      | $\dagger$ |                 |
| Sallie Mae 3rd Pty Lsc<br>1002 Arthur Dr<br>Lynn Haven, FL 32444                     | -            | _           | Educational   |          |          |        |           | 1,010.00        |
| Account No. Dxxxx852N1   | T            | t           | Opened 1/20/06 Last Active 7/01/06                                | +        | T        | t      | $\dagger$ |                 |
| Senex Services Corp<br>3500 Depauw Blvd Ste 305<br>Indianapolis, IN 46268            |              | _           | Collection Little Company Of Mary Hospita                         |          |          |        |           | 72.00           |
| Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of                        |              | •           |   | Sub      | tota     | ıl     | 7         | 2 646 00        |
| Creditors Holding Unsecured Nonpriority Claims                                       |              |             | (Total of t   | this     | pas      | œ)     | ١         | 3,646.00        |

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Official Form 6F (10/06) - Cont.

| In re | Tawana M Thomas | Case No |  |
|-------|-----------------|---------|--|
| _     |                 | Debtor  |  |

| AND MAILING ADDRESS   NCLUDING ZIP CODE   No. 1   No. 200   No. |  | 10          | 1      | - LWG - Live - O                        | 10     | 1    | L       | ī               |
|---|--|-------------|--------|---|--------|------|---------|-----------------|
| Account No. xGZx5861  | AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER | B<br>T<br>O | J<br>H | CONSIDERATION FOR CLAIM. IF CLAIM       | N<br>T | QU   | T<br>F  | AMOUNT OF CLAIM |
| Sherman Acquisitions  | Account No. xGZx5861   |             |        |   | Т      | ΙT   |         |                 |
| Account No. UPxx9650  Tex Collect/collection Agency 2101 W Ben White Blvd Austin, TX 78704  Account No. xxxx3744  Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Opened 1/30/06 Last Active 7/01/06 Collection Check N Go  - Collection Check N Go  - Opened 12/01/05 Educational  Opened 12/01/05 Educational  1,33.  Opened 12/01/05 Educational   | Po Box 740281  |             | -      | FactoringCompanyAccount Mci             |        | В    |         | 467.00          |
| Collection Check N Go   | Aggount No. LIDyy0650  | ╀           | -      | Opened 1/20/06 Last Active 7/01/06      | +      | ╁    | -       | 101100          |
| Account No. xxxx3744  Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Account No. xxxx3731  Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Opened 12/01/05 Educational  1,33  Opened 12/01/05 Educational  | Tex Collect/collection Agency<br>2101 W Ben White Blvd           |             | -      |   |        |      |         |                 |
| Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Account No. xxxx3731  Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Deducational  - Opened 12/01/05 Educational  - Opened 12/01/05 Educational  |  |             |        |   |        |      |         | 428.00          |
| Account No. xxxx3731  Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  Opened 12/01/05 Educational  -  | Wachovia Education Fin<br>Po Box 13667                           |             | -      |   |        |      |         |                 |
| Wachovia Education Fin Po Box 13667 Sacramento, CA 95853  |  |             |        |   |        |      |         | 1,334.00        |
| 879   | Wachovia Education Fin<br>Po Box 13667                           |             | -      |   |        |      |         | 875.00          |
| Account No. xxxxxxxxxxxx8156  | Account No. xxxxxxxxxxxx8156                                     |             |        | Opened 4/03/06 Last Active 5/01/06      |        | T    |         |                 |
| Wexler & Wexler 500 W Madison St Ste 291 Chicago, IL 60661  | 500 W Madison St Ste 291   |             | -      | Collection Comcast Cable Communications |        |      |         | 920.00          |
|   |  |             |        |   |        |      | <u></u> | 920.00          |
| Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  (Total of this page)  4,02  |  | Ī           |        | (Total of                               |        |      |         | 4,024.00        |
| Total   |  |             |        |   | 7      | Γota | al      | 41,390.00       |

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Form B6G (10/05)

| In re | Tawana M Thomas |        | Case No. |  |
|-------|-----------------|--------|----------|--|
| _     |                 | Debtor | ,        |  |

### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-10776 Doc 1 Filed 06/15/07 Entered 06/15/07 14:55:51 Desc Main Document Page 24 of 46

Form B6H (10/05)

| In re | Tawana M Thomas | Case No. |  |
|-------|-----------------|----------|--|
| _     |                 | Debtor   |  |

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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|----------|------|----|-----|-----|

| In re | Tawana M Thomas |           | Case No. |  |
|-------|-----------------|-----------|----------|--|
|       |                 | Debtor(s) |          |  |

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is

| Debtor's Marital Status:                                      | DEPENDENTS OF DEBTOR  | R AND SE                 | POUSE    |                  |        |
|---|---|--------------------------|----------|------------------|--------|
| Single  | RELATIONSHIP(S): Son Son Son                                    | AGE(S):<br>13<br>15<br>6 |          |                  |        |
| Employment:   | DEBTOR  |                          | SPOUSE   |                  |        |
| Occupation  |   |                          |          |                  |        |
| Name of Employer  | unemployed  |                          |          |                  |        |
| How long employed   |   |                          |          |                  |        |
| Address of Employer   |   |                          |          |                  |        |
|   | or projected monthly income at time case filed)                 |                          | DEBTOR   |                  | SPOUSE |
|   | and commissions (Prorate if not paid monthly)                   | \$ _                     | 0.00     | \$ _             | N/A    |
| 2. Estimate monthly overtime                                  |   | \$                       | 0.00     | \$ _             | N/A    |
| 3. SUBTOTAL   |   | \$_                      | 0.00     | \$_              | N/A    |
| 4. LESS PAYROLL DEDUCTION                                     | ZNC   |                          |          |                  |        |
| a. Payroll taxes and social s                                 |   | \$                       | 0.00     | \$               | N/A    |
| b. Insurance  | ceurty  | \$ —                     | 0.00     | \$ _             | N/A    |
| c. Union dues   |   | \$ <del>-</del>          | 0.00     | \$ <u>_</u>      | N/A    |
| d. Other (Specify):   |   | \$ <del></del>           | 0.00     | \$ <del>-</del>  | N/A    |
| u. other (speeny).  |   | \$_                      | 0.00     | \$_              | N/A    |
| 5. SUBTOTAL OF PAYROLL  | DEDUCTIONS  | \$_                      | 0.00     | \$_              | N/A    |
| 6. TOTAL NET MONTHLY TA                                       | AKE HOME PAY  | \$_                      | 0.00     | \$_              | N/A    |
| 7. Regular income from operatio                               | n of business or profession or farm (Attach detailed statement) | \$                       | 0.00     | \$               | N/A    |
| 8. Income from real property                                  |   | \$                       | 0.00     | \$               | N/A    |
| 9. Interest and dividends                                     | oport payments payable to the debtor for the debtor's use o     | \$ <u></u>               | 0.00     | \$_              | N/A    |
| that of dependents listed abo                                 | ove   | \$_                      | 0.00     | \$_              | N/A    |
| 11. Social security or governmen                              |   | Φ.                       | 754.00   | Φ.               | N1/A   |
| (Specify): Social Security                                    |   | \$_                      | 751.00   | \$_              | N/A    |
| Social Secuir   | t e e e e e e e e e e e e e e e e e e e                         | \$_                      | 201.00   | \$_              | N/A    |
| 12. Pension or retirement income                              |   | ۵                        | 0.00     | <b>»</b> –       | N/A    |
| 13. Other monthly income (Specify): <b>food stamps</b>        |   | \$                       | 306.00   | ¢                | N/A    |
| (Specify): food stamps disability                             | <u> </u>  | \$ <u>_</u>              | 1,920.00 | » <u>-</u><br>\$ | N/A    |
| uisability  |   | Φ_                       | 1,920.00 | <b>Ф</b> _       | IN/A   |
| 14. SUBTOTAL OF LINES 7 T                                     | HROUGH 13   | \$_                      | 3,178.00 | \$_              | N/A    |
| 15. AVERAGE MONTHLY INC                                       | COME (Add amounts shown on lines 6 and 14)                      | \$_                      | 3,178.00 | \$_              | N/A    |
| 16. COMBINED AVERAGE M from line 15; if there is only one del | ONTHLY INCOME: (Combine column totals                           |                          | \$       | 3,178            | 3.00   |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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|----------|------|----|--------|---|
|          |      |    |        |   |

| In re | Tawana M Thomas |           | Case No. |  |
|-------|-----------------|-----------|----------|--|
|       |                 | Debtor(s) |          |  |

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. | e debtor's fa  | mily at time case |
|--|----------------|-------------------|
| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."  | ete a separato | e schedule of     |
| 1. Rent or home mortgage payment (include lot rented for mobile home)  | \$             | 1,089.00          |
| a. Are real estate taxes included? Yes No _X_  | · <del></del>  | ·                 |
| b. Is property insurance included? Yes NoX   |                |                   |
| 2. Utilities: a. Electricity and heating fuel  | \$             | 100.00            |
| b. Water and sewer   | \$             | 0.00              |
| c. Telephone   | \$             | 100.00            |
| d. Other   | \$             | 0.00              |
| 3. Home maintenance (repairs and upkeep)   | \$             | 55.00             |
| 4. Food  | \$             | 573.00            |
| 5. Clothing  | \$             | 125.00            |
| 6. Laundry and dry cleaning  | \$             | 86.00             |
| 7. Medical and dental expenses   | \$             | 95.00             |
| 8. Transportation (not including car payments)   | \$             | 350.00            |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  | \$             | 0.00              |
| 10. Charitable contributions   | \$             | 0.00              |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  | · -            |                   |
| a. Homeowner's or renter's   | \$             | 0.00              |
| b. Life  | \$             | 0.00              |
| c. Health  | \$             | 0.00              |
| d. Auto  | \$             | 120.00            |
| e. Other   | \$             | 0.00              |
| 12. Taxes (not deducted from wages or included in home mortgage payments)  | · <del></del>  |                   |
| (Specify)  | \$             | 0.00              |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the   | <u> </u>       |                   |
| plan)  |                |                   |
| a. Auto  | \$             | 0.00              |
| b. Other   | \$ <del></del> | 0.00              |
|  | \$             | 0.00              |
| c. Other d. Other  | \$ ———         | 0.00              |
| 14. Alimony, maintenance, and support paid to others   | ¢              | 0.00              |
| 15. Payments for support of additional dependents not living at your home  | ф<br>•         | 0.00              |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   | φ              | 0.00              |
| 17. Other <b>Personal Grooming</b>   | Φ              | 100.00            |
| Other  | Φ              | 0.00              |
| Other  | Φ <sub></sub>  | 0.00              |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,   | \$             | 2,793.00          |
| if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  | <u> </u>       | ,                 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year  |                |                   |
| following the filing of this document:   |                |                   |
| 20. STATEMENT OF MONTHLY NET INCOME  | -              |                   |
| a. Average monthly income from Line 15 of Schedule I   | \$             | 3,178.00          |
| b. Average monthly expenses from Line 18 above   | \$             | 2,793.00          |
| c. Monthly net income (a. minus b.)  | \$             | 385.00            |
|  |                |                   |

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Official Form 6-Declaration. (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

| In re  | Tawana M Thomas   |           |   | Case No.   |       |
|--------|---|-----------|---|------------|-------|
|        |   |           | Debtor(s)                                 | Chapter    | 13    |
|        | DECLARATION O   | CONCERN   | NING DEBTOR'S                             | SCHEDUL    | ES    |
|        | DECLARATION UNDER 1   | PENALTY ( | OF PERJURY BY INI                         | DIVIDUAL D | EBTOR |
|        | I declare under penalty of perjury t  sheets [total shown on summary pakenowledge, information, and belief. |           |   |            |       |
| Date . | June 15, 2007   | Signature | /s/ Tawana M Thoma Tawana M Thomas Debtor | ıs         |       |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7

## United States Bankruptcy Court Northern District of Illinois

| In re | Tawana M Thomas |           | Case No. |    |
|-------|-----------------|-----------|----------|----|
|       |                 | Debtor(s) | Chapter  | 13 |

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$15,000.00 2006 employment income \$11,116.00 2005 employment income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$919.00 YTD income SSA

AMOUNT SOURCE

\$306.00 YTD income Food stamps

\$3,063.00 2006 SSA

\$6,072.00 2006 food stamps \$5,592.00 2005 food stamps

#### 3. Payments to creditors

#### None

#### Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER Gillespie Pontiac v Tawana Thomas | NATURE OF PROCEEDING collection | COURT OR AGENCY AND LOCATION Circuit Court of Cook County | STATUS OR<br>DISPOSITION<br>judgment entered |
|---|---------------------------------|---|--|
| Irene Purdue v Tawana<br>Thomas                                   | eviction                        | Circuit Court of Cook County                              | judgment entered                             |
| Ballys v Tawana Thomas  | collections                     | <b>Circuit Court of Cook County</b>                       | judgmen entered                              |
| Providian Bank v Tawana<br>Thomas                                 | Collections                     | Circuit Court of Cook COunty                              | judgment entered                             |

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY

NAME AND ADDRESS NAME OF PAYOR IF OTHER
OF PAYEE THAN DEBTOR OF PROPERTY

Robert J. Semrad and Associates 1/07 \$314.00

Robert J. Semrad and Associates 407 South Dearborn Suite 600 Chicago, IL 60605

GreenPath Debt Solutions 1/07 \$50

712 Chippewa Square Suite 102 Marquette, MI 49855

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

4

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3701 173rd Court, Apt. 8C Lansing, II. 60438 NAME USED

Tawana Thomas

DATES OF OCCUPANCY

5/06-10/06

7805 S. Ada Chicago, II, 60620 Tawana THomas

12/04-5/06

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

MENTAL UNIT NOTICE LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS**  **BEGINNING AND** 

NAME NATURE OF BUSINESS **ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 07-10776 Doc 1 Filed 06/15/07 Entered 06/15/07 14:55:51 Desc Main Document Page 34 of 46

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORD

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 15, 2007 Signature /s/ Tawana M Thomas
Tawana M Thomas
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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| nited | States . | Bankru     | ıptcy ( | Court |  |
|-------|----------|------------|---------|-------|--|
| No    | rthern D | istrict of | Illinoi | is    |  |

| In re       | Tawana M Thomas   |  | Case No.  |   |              |
|-------------|---|--|---|---|--------------|
|             |   | Debtor(s)  | Chapter   | 13  |              |
|             | DISCLOSURE OF COMPEN  | NSATION OF ATTO  | RNEY FOR DE   | EBTOR(S)  |              |
| C           | ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul<br>ompensation paid to me within one year before the filir<br>e rendered on behalf of the debtor(s) in contemplation of  | ng of the petition in bankrupto  | cy, or agreed to be pai   | d to me, for services   |              |
|             | For legal services, I have agreed to accept   |  | \$  | 3,500.00  |              |
|             | Prior to the filing of this statement I have received   |  | \$  | 0.00  |              |
|             | Balance Due   |  | \$  | 3,500.00  |              |
| 2. T        | The source of the compensation paid to me was:  |  |   |   |              |
|             | ■ Debtor □ Other (specify):   |  |   |   |              |
| 3. T        | he source of compensation to be paid to me is:  |  |   |   |              |
|             | ■ Debtor □ Other (specify):   |  |   |   |              |
| 5. In a b c | I have not agreed to share the above-disclosed compensation of the agreement, together with a list of the name return for the above-disclosed fee, I have agreed to remark the return for the above-disclosed fee, I have agreed to remark the return for the above-disclosed fee, I have agreed to remark the return for the above-disclosed fee, I have agreed to remark the return for the above-disclosed fee and the return for the above-disclosed fee agreement with the debtor in adversary proceedings. [Other provisions as needed]  It is green that the debtor(s), the above-disclosed fee and the return for the debtors in any discount feet adversary proceeding. Negotian planning; preparation and filing of reafficients. | ation with a person or persons has of the people sharing in the hader legal service for all aspectors and confirmation hearing, as and other contested bankrupt does not include the following chargeability actions, juditions with secured credite | who are not members e compensation is atta ts of the bankruptcy cand any adjourned hea tcy matters; g service: licial lien avoidanc ors to reduce to ma | or associates of my ched.  ase, including: rings thereof;  es, relief from staarket value; exem | law firm. A  |
|             | of motions pursuant to 11 USC 522(f)(2)(  | (A) for avoidance of liens   |   |   | - una ming   |
|             |   | CERTIFICATION  |   |   |              |
|             | certify that the foregoing is a complete statement of any unkruptcy proceeding.   | agreement or arrangement for   | r payment to me for re  | epresentation of the  | debtor(s) in |
| Dated:      | June 15, 2007   | /s/ Robert J. Sen  |   |   |              |
|             |   | Robert J. Semra<br>Robert J Semrad   |   |   |              |
|             |   | 407 S Dearborn   | 4   |   |              |
|             |   | Suite 600  | NE .  |   |              |
|             |   | Chicago, IL 6060<br>312-913-0625 Fa  |   |   |              |
|             |   | rsemrad@robert   | jsemrad.com   |   |              |

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

#### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ \_\_3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

| Date:                                   |                           |  |
|---|---------------------------|--|
| Signed:                                 |                           |  |
| /s/ Tawana M Thomas                     | /s/ Robert J. Semrad, Jr. |  |
| Tawana M Thomas                         | Robert J. Semrad, Jr.     |  |
|   | Attorney for Debtor(s)    |  |
| Debtor(s)                               |                           |  |
| Do not sign if the fee amount at top of |                           |  |
| this page is blank.                     |                           |  |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

Robert J. Semrad, Jr.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

| Printed Name of Attorney                  | Signature of Attorney                                     | Date          |
|---|---|---------------|
| Address:                                  |   |               |
| 407 S Dearborn                            |   |               |
| Suite 600                                 |   |               |
| Chicago, IL 60605                         |   |               |
| 312-913-0625                              |   |               |
| I (We), the debtor(s), affirm that I (we) | Certificate of Debtor have received and read this notice. |               |
| Tawana M Thomas                           | $\chi$ /s/ Tawana M Thomas                                | June 15, 2007 |
| Printed Name(s) of Debtor(s)              | Signature of Debtor                                       | Date          |
| Case No. (if known)                       | X   |               |
| ·   | Signature of Joint Debtor (if any)                        | Date          |

## United States Bankruptcy Court Northern District of Illinois

|       |  | Northern District of Illinois              |                            |                |
|-------|--|--|----------------------------|----------------|
| In re | Tawana M Thomas                          |  | Case No.                   |                |
|       |  | Debtor(s)                                  | Chapter 13                 |                |
|       | V  | TERIFICATION OF CREDITOR M                 | IATRIX                     |                |
|       |  | Number of                                  | Creditors:                 | 30             |
|       | The above-named Debtor( (our) knowledge. | s) hereby verifies that the list of credit | ors is true and correct to | the best of my |
|       |  |  |                            |                |

Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426

American Collections 919 Estes Ct Schaumburg, IL 60193

Anderson Fin Network Po Box 3097 Bloomington, IL 61702

Asset Acceptance Po Box 2036 Warren, MI 48090

At&t Credit Management Po Box 57907 Murray, UT 84157

Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532

Cbcs 236 E Town St Columbus, OH 43215

Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702

Cfc Financial/collection Agency Po Box 2036 Warren, MI 48090

Citibank Po Box 22828 Rochester, NY 14692

Drive Financial 8585 N Stemmons Fwy Ste Dallas, TX 75247 F&w Llc 500 W Madison St Ste 2910 Chicago, IL 60661

Gillespie Pontiac 6603-33 S. Western Ave Chicago, IL 60636

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Irene Perdue 1217 W. 90th St Chicago, IL 60620

IRS Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114

Lvnv Funding P.o. B 10584 Greenville, SC 29603

Marauder Corporation 74923 Highway 111 Indian Wells, CA 92210

Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123

Nco/ Collection Agency Pob 41448 Philadelphia, PA 19101

Park Dansan P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053 Providian P.O. Box 9016 Pleasanton, CA 94566

Riscuity 1600 Terrell Mill Marietta, GA 30067

Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444

Senex Services Corp 3500 Depauw Blvd Ste 305 Indianapolis, IN 46268

Sherman Acquisitions Po Box 740281 Houston, TX 77274

Tex Collect/collection Agency 2101 W Ben White Blvd Austin, TX 78704

Wachovia Education Fin Po Box 13667 Sacramento, CA 95853

Wexler & Wexler 500 W Madison St Ste 291 Chicago, IL 60661